

# KMTH MORTGAGE SERVICING SPECIALIST

**Division:** Single Family Programs

**Reports to:** Assistant Director of Single Family Programs

Location: Nashville, TN

**Full-time/Part-time:** Full-time Long Term Temporary

Salary Grade: 26

Monthly Salary Range Minimum: \$2,985 FLSA Classification: Non-exempt (01)

## APPLICATION DEADLINE: WEDNESDAY, APRIL 16, 2014 AT 11:59 P.M.

Critical features of this job are described under the headings below. They may be subject to change at any time due to changes in our business processes or other business-related reasons.

**Position Summary**: Responsible for working with servicing agents to facilitate the use of the common data file between servicer, internal underwriting staff, closing and payments staff. Create reports to manage any exceptions and/or errors in payment disbursement. Work with the IT staff in any development tasks as they may relate to the CDF automation. Make sure all of the mortgage servicing duties are carried out in compliance with the organization's servicing guide along with any applicable federal, state, or program rules and/or regulations. Work closely with Mortgage Servicer on all servicing and accounting reports and THDA's internal servicing database to assure timely and accurate reporting.

#### **ESSENTIAL DUTIES AND RESPONSIBILITIES**

Essential duties and responsibilities include the following. Other duties may be assigned.

- Check inbound EDT secure website for incoming common data files (CDF's)
- Download incoming CDF's from servicer websites for those not using EDT
- Combine all CDF's to one per instructions
- Check CDF's to ensure completeness
- Track and fix any errors from Sweep Report
- Run 9999 MITAS Report
- Process CDF's and distribute the proper records to the proper staff
- Create "I" records and match third party authorizations
- Create separate "R" and "U" records
- Add records to the corresponding "upload" folders
- All other CDF associated duties
- Assists with other duties as needed, such as annual servicer recertification.
- Coordinates the daily electronic reporting process with outside servicers and the Trustee.
- Assists with reconciling trustee bank statements.
- Credits payments and maintains escrow accounts for loans serviced by the organization; initiates check requests for various purposes.
- Process Revolving Loans for Month end.
- Produce balancing reports for month end.
- Produce payoff letters as needed.
- Run Escrow Analysis for Multi Family and Single Family loans serviced by THDA.

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- Provide Billing Reports as needed.
- Monitors outside servicers' performance on delinquent loans, including foreclosures and bankruptcies.
- Tracks and processes foreclosed loan guarantee/insurance claims.
- Maintains status dates in the loan database; provides outside servicers with various periodic status reports.
- Process loan modifications.
- Assists outside servicers and organization staff with loan assignments, forbearance agreements and related needs.
- Supports other areas in the division as necessary or as time allows.

### **MINIMUM QUALIFICATIONS**

The requirements listed below are representative of the knowledge, skills, and/or abilities required.

## **Education and Experience:**

- High school diploma or equivalent GED.
- Associate's degree preferred.
- Three years of experience in basic accounting functions, database management, investor reporting, collections, bankruptcies, foreclosures, servicing, origination or guarantor/insurer claims.

The above qualifications express the minimum standards of education and/or experience for this position. Other combinations of education and experience, if evaluated as equivalent, may be taken into consideration.

## **Knowledge and Abilities:**

- Knowledge of mortgage loan closing and servicing.
- Understanding of Crystal Reporting
- Strong interpersonal skills.
- Excellent verbal and written communication skills.
- Builds and maintains positive relationships with internal and external constituents.
- Strong organizational skills.
- Strong time management skills; uses time effectively; consistently meets deadlines.
- Ability to exercise good judgment in evaluating complex situations.
- Ability to adjust to frequent procedural change.
- Documents regularly, thoroughly, accurately, and completely.
- High level of detail and accuracy.
- Exercises good and consistently fair judgment, courtesy, and tact in dealing with the staff and public in giving and obtaining information.
- Computer literate; proficient in Microsoft Word, Excel, and Outlook, Mitas, and the internet.

### **EQUAL OPPORTUNITY/EQUAL ACCESS/AFFIRMATIVE ACTION EMPLOYER**

To apply for this job posting please click the link below or visit our company website: https://ch.tbe.taleo.net/CH12/ats/careers/jobSearch.jsp?org=THDA2&cws=1

Company website address: www.thda.org

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